

**COMBINED DECLARATION AND POWER OF ATTORNEY**

(ORIGINAL, DESIGN, NATIONAL STAGE OF PCT, SUPPLEMENTAL, DIVISIONAL,  
CONTINUATION, OR C-I-P)

---

As a below-named inventor, I hereby declare that:

**TYPE OF DECLARATION**

This declaration is of the following type:

- ☒ original
- ☐ design
- ☐ supplemental
- ☐ national stage of PCT
- ☐ divisional
- ☐ continuation
- ☒ continuation-in-part (C-I-P).

**INVENTORSHIP IDENTIFICATION**

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: **METHOD, APPARATUS AND COMPUTER-BASED PROGRAM FOR EXCLUSIVE INVESTMENT OF DEBENTURE CREDIT** the specification of which:

- (a) ☒ is attached hereto **OR**
- (b) ☐ was filed on \_\_\_\_\_ as United States Application Serial Number /\_\_\_\_ and was amended on \_\_\_\_\_ (if applicable)
- (c) ☐ was described and claimed in PCT International Application Number \_\_\_\_\_, filed on \_\_\_\_\_ and as amended under PCT Article 19 on \_\_\_\_\_ (if any).

**SUPPLEMENTAL DECLARATION (37 C.F.R. § 1.67(b))**

- ☐ I hereby declare that the subject matter of the
- ☐ attached amendment
- ☐ amendment filed on \_\_\_\_\_

was part of my/our invention and was invented before the filing date of the original application, above-identified, for such invention.

**ACKNOWLEDGEMENT OF REVIEW OF PAPERS AND DUTY OF CANDOR**

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment specifically referred to above.

I acknowledge the duty to disclose information which is material to the patentability of this application in accordance with 37 CFR § 1.56,

- ☒ and which is material to the examination of this application, namely, information where there is a substantial likelihood that a reasonable Examiner would consider it important in deciding whether to allow the application to issue as a patent, and
- ☐ in compliance with this duty, there is attached an Information Disclosure Statement, in accordance with 37 C.F.R. § 1.98.

**PRIORITY CLAIM (35 U.S.C. §§ 119(a)-(d))**

I hereby claim foreign priority benefits under **35 U.S.C. § 119(a-d)** of any foreign application(s) for patent or inventor's certificate or of any PCT international application(s) designating at least one country other than the United States of America listed below and have also identified below any **foreign application(s)** for patent or inventor's certificate or any **PCT international application(s)** designating at least one country other than the United States of America filed by me on the same subject matter having a filing date **before** that of the application(s) on which priority is claimed.

*(complete (d) or (e))*

- ☒ no such application have been filed.
- ☐ such applications have been filed as follows:

**PRIOR FOREIGN/PCT APPLICATION(S) FILED WITHIN 12 MONTHS**

**(6 MONTHS FOR DESIGN) PRIOR TO THIS APPLICATION  
AND ANY PRIORITY CLAIMS UNDER 35 U.S.C. § 119(a)-(d)**

COUNTRY (or indicate if PCT)	APPLICATION NUMBER	DATE OF FILING (day/month/year)	PRIORITY CLAIMED UNDER 37 USC 119	CERTIFIED COPY ATTACHED?
			<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
			<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO
			<input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> YES <input type="checkbox"/> NO

**CLAIM FOR BENEFIT OF PRIOR U.S. PROVISIONAL APPLICATION(S)**

I hereby claim the benefit under 35 U.S.C. § 119(e) of any United States *provisional* application(s) listed below.

Application Numbers	Filing Date (month/day/year)

**CLAIM FOR BENEFIT OF EARLIER US/PCT APPLICATION(S)  
UNDER 35 U.S.C. § 120**

- ☒ The claim for the benefit of any such applications are set forth in the attached ADDED PAGES TO COMBINED DECLARATION AND POWER OF ATTORNEY FOR DIVISIONAL, CONTINUATION OR CONTINUATION-IN-PART (C-I-P) APPLICATION.

**ALL FOREIGN APPLICATION(S), *IF ANY*, FILED MORE THAN 12 MONTHS  
(6 MONTHS FOR DESIGN) PRIOR TO THIS U.S. APPLICATION**

COUNTRY (or indicate if PCT)	APPLICATION NUMBER	DATE OF FILING (day/MONTH/year)	PRIORITY CLAIMED?

**POWER OF ATTORNEY**

I hereby appoint the following practitioner(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith:

**John F. Letchford**                      **Reg. No. 33,328**  
**Evelyn H. McConathy**              **Reg. No. 35,279**

- [ ] I hereby appoint the practitioner(s) associated with Customer Number \_\_\_\_\_ to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith.
- [ ] Attached, as part of this Declaration and Power of Attorney, is the authorization of the above-named practitioner(s) to accept and follow instructions from my representative(s).

Direct all telephone calls and correspondence to:

John F. Letchford, Esquire  
DILWORTH PAXSON LLP  
3200 Mellon Bank Center  
1735 Market Street  
Philadelphia, PA 19103-7595  
Tel.: (215) 575-7000  
FAX: (215) 575-7200

**DECLARATION**

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Attorney Docket No. 22830-67061

**SIGNATURE(S)**

**1. FULL NAME OF SOLE OR FIRST INVENTOR**

William  
(GIVEN NAME)

F.  
(MIDDLE INITIAL OR NAME)

WALSH  
FAMILY (OR LAST NAME)

**INVENTOR'S SIGNATURE** \_\_\_\_\_

**DATE** \_\_\_\_\_ **COUNTRY OF CITIZENSHIP** US

**RESIDENCE** 3129 Valley Road, Basking Ridge, NJ 07920

**POST OFFICE ADDRESS** SAME

**2. FULL NAME OF SECOND JOINT INVENTOR (IF ANY)**

Michael  
(GIVEN NAME)

A.  
(MIDDLE INITIAL OR NAME)

ARBOLINO  
FAMILY (OR LAST NAME)

**INVENTOR'S SIGNATURE** \_\_\_\_\_

**DATE** \_\_\_\_\_ **COUNTRY OF CITIZENSHIP** US

**RESIDENCE** 21 Wetherill Drive, R.D.3, Freehold, NJ 07728

**POST OFFICE ADDRESS** SAME

**3. FULL NAME OF THIRD JOINT INVENTOR (IF ANY)**

\_\_\_\_\_  
(GIVEN NAME)

\_\_\_\_\_  
(MIDDLE INITIAL OR NAME)

\_\_\_\_\_  
FAMILY (OR LAST NAME)

**INVENTOR'S SIGNATURE** \_\_\_\_\_

**DATE** \_\_\_\_\_ **COUNTRY OF CITIZENSHIP** \_\_\_\_\_

**RESIDENCE** \_\_\_\_\_

**POST OFFICE ADDRESS** \_\_\_\_\_

005030-060500

**ADDED PAGES TO COMBINED DECLARATION  
AND POWER OF ATTORNEY**

- ☐ Signature for subsequent joint inventors. Number of pages added: \_\_
- ☐ Signature by administrator(trix), executor(trix) or legal representative for deceased or incapacitated inventor. Number of pages added: \_\_
- ☐ Signature for inventor who refuses to sign or cannot be reached by person authorized under 37 CFR § 1.47. Number of pages added: \_\_
- ☐ Added page for signature by one joint inventor on behalf of deceased inventor(s) where legal representative cannot be appointed in time. (37 CFR § 1.47)
- ☒ Added pages to combined declaration and power of attorney for divisional, continuation, or continuation-in-part (C-I-P) application.  
Number of pages added: \_\_
- ☐ Authorization of practitioner(s) to accept and follow instructions from representative.
- ☐ This Declaration ends with this page.

009090" 68E88560

**ADDED PAGES TO COMBINED DECLARATION  
AND POWER OF ATTORNEY FOR DIVISIONAL,  
CONTINUATION OR C-I-P APPLICATION**

*(complete this part only if this is a divisional, continuation or C-I-P application)*

**CLAIM FOR BENEFIT OF EARLIER US/PCT APPLICATION(S)  
UNDER 35 U.S.C. § 120**

I hereby claim the benefit under **35 U.S.C. § 120** of any United States application(s) or PCT international application(s) designating the United States of America, listed below, and insofar as the subject matter of each of the claims of this application is not disclosed in such prior United States or PCT international application(s) in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose information

- ☒ that is material to patentability as defined in 37 CFR § 1.56
- ☒ and that is material to the examination of this application, namely, information where there is a substantial likelihood that a reasonable examiner would consider it important in deciding whether to allow the application to issue as a patent,

that occurred between the filing date of the prior application(s) and the national or PCT international filing date of this application. (37 C.F.R. § 1.63(e)).

- ☐ In compliance with this duty, there is attached an Information Disclosure Statement, in accordance with 37 C.F.R. § 1.98.

**PRIOR U.S. APPLICATIONS OR PCT INTERNATIONAL APPLICATIONS  
DESIGNATING THE U.S. FOR BENEFIT UNDER 35 U.S.C. § 120:**

U.S. APPLICATIONS		STATUS ( <i>CHECK ONE</i> )		
APPLICATION SERIAL NO.	U.S. FILING DATE	PATENTED	PENDING	ABANDONED
09/253,880	2/22/99		x	